



United States Air Force Reserve

Integrity - Service - Excellence

Spouse Family Member



Entitlements/Benefits

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Fly, Fight and Win...



- **Economic/Social**
- **Medical/Legal Benefits**
- **Insurance Options, Memorial Benefits and Other VA Benefits**



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***Economic/Social/
VA***

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Law –vs– Policy

Benefits
by law

- **Changed by a law
(SGLI, RCSBP, etc..)**

Benefits
from USAF

- **Changed by AF anytime
(Base Services Facilities)**



- **Who is covered?**
 - Participating reservist = **Guardsman/Reservist**
 - Retired Reserve awaiting pay = **Gray Area Retiree**
 - Retired with pay = **Retiree**



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Documents = Benefits

- Birth, Marriage, and Death Certificates
 - Divorce Decree
 - Will
 - Adoption Papers
 - DD 214 and/or NGB 22
 - Retirement Order
 - “20 Year Letter”
 - Insurance Policies
 - Casualty notification number
 - Family Care Form
 - Emergency Data Form - vRED
 - SGLI Form
- DEERS – Drives Benefits**
-

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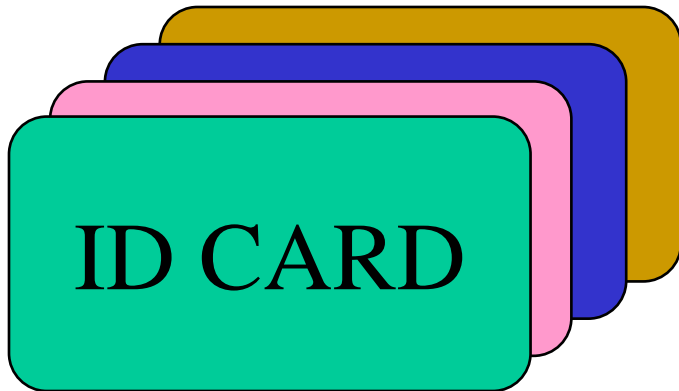


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To Be Eligible for Benefits

The sponsor & their eligible family members are required to have a valid military ID card

- **Children eligible for ID cards beginning at age 10 until their 21st birthday, or if in school full-time until their 23rd birthday (future proposal to age 26 for dependent cards)**



- **Children may be eligible for ID card under the age of 10 if the child:**
 - **Is of joint service married couple**
 - **Is a child of a single parent**
 - **Does not reside in the household of an eligible adult ID card holder**
 - **His/her physical appearance warrants issue (child looks older)**

June 2011 - SSNs will be removed from all ID cards as they are renewed

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- **Commissary/Base Exchange - Unlimited Usage**
- **Base Services Facilities**
 - Theater
 - Club memberships
 - MWR
- **Lodging – Space available**
- **Travel – Space available**



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Lodging (Non-Duty Status)

- **Space available to all categories**
 - **Includes family members**

1-888-AF LODGE - <http://dodlodging.net/>

1-800-NAVY INN - www.navy-lodge.com

1-800-GO ARMY 1 - www.armymwr.com

Coast Guard - www.uscg.mil/MWR

Marines - www.usmc-mccs.org/lodging/



Space “A” Travel (Non-duty Status)

- **Guardisman/Reservist/Gray Area Retiree**
 - **CONUS only - Limited to the military member**
 - **CONUS travel includes Hawaii, Alaska, and the U.S. Possessions**
 - **ID card and DD Form 1853 - Guardsman/Reservist**
 - **ID card and 20-Year Letter - Gray Area Retiree**
- **AGRs and Retirees Receiving Pay**
 - **CONUS and Overseas**
 - **Eligible family members must travel with the sponsor**
 - **ID Card and a valid Leave Authorization or Pass or**
 - **Blue ID Card**

<http://www.amc.af.mil/questions/topic.asp?id=380>



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Medical/Legal Benefits

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- **Guardman/Reservist**
 - **While on duty – Member Only**
 - Emergencies (medical/dental)
 - Get a Line of Duty (LOD)
 - **On Active Duty 31 Days or more**
 - **TRICARE**
 - Includes family members
 - **180 Days Prior to Mobilization/Contingency Support**
 - “Early” TRICARE up to 180 days
 - Includes family members
 - **TRICARE Reserve Select, if purchased**
 - Includes family members
 - **TRICARE Young Adult - New**
 - **To age 26**



Medical – Retired Reservist

- **Gray Area Retiree – not yet age 60**
 - TRICARE Retired Reserve - effective 1 Sep 10
- **Retiree - Federal employees are eligible**
 - TRICARE age 60
 - Includes family members
 - Standard – No annual enrollment fee
 - Prime – Annual enrollment fee
 - \$230/Individual
 - \$460/Family
 - TRICARE for Life age 65
 - Includes family members
 - Supplements Medicare



TRICARE Reserve Select (TRS)

- **What is TRICARE Reserve Select (TRS)?**
 - **Premium-based health coverage plan**
 - **Similar to TRICARE Standard and TRICARE Extra**
 - **Coverage Includes**
 - **Urgent and Emergency Care (Ambulance Service)**
 - **Family Health Care**
 - **Annual Eye Exams**
 - **Prescription drug coverage**



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TRICARE Reserve Select (TRS)

•Who's Eligible?

- Participating - Selected Reserve members (ANG, IMA, Res) and their eligible family members**
 - Must be enrolled in DEERS**

•Exception:

- The member or member's spouse cannot be eligible for or enrolled in the Federal Employees Health Benefits (FEHB) program**



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TRS Monthly Premiums

- **Premiums may be paid by:**
 - **Check (Personal/Cashier)**
 - **Money order**
 - **Visa**
 - **Master Card**

Monthly rates for 2011:

<i>TRS Member Only</i>	\$53.16
<i>TRS Member & Family</i>	\$197.76



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TRICARE Young Adult -- up to Age 26

- **TRICARE Young Adult coverage**

Available to:

- **Unmarried dependents of an eligible uniformed service sponsor**
- **At least age 21 (or age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides at least 50 percent of the financial support), but have not yet reached age 26**
- **Not eligible to enroll in an employer-sponsored health plan as defined in TYA regulations**
- **Not otherwise eligible for TRICARE program coverage**
- **Eligible dependents can purchase TRICARE Standard/Extra coverage on a month-to-month basis**
- **2011 monthly premium for TYA Standard coverage is \$186**
- **For more information or to apply: <http://www.tricare.mil/tya>**



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TRICARE Retired Reserve (TRR)

- **What is TRICARE Retired Reserve?**
 - **Premium-based health coverage plan**
 - **Similar to TRICARE Standard and TRICARE Extra**
 - **Coverage Includes**
 - **Urgent and Emergency Care (Ambulance Service)**
 - **Family Health Care**
 - **Annual Eye Exams**
 - **Prescription drug coverage**



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TRICARE Retired Reserve (TRR)

- **Who's Eligible?**
 - **Gray Area Retirees**
 - **Must be enrolled in DEERS**
- **Exception:**
 - **Retiree or retiree's spouse cannot be eligible for or enrolled in Federal Employees Health Benefits (FEHB)**



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TRR Monthly Premiums

- **Premiums may be paid by:**
 - **Check (Personal/Cashier)**
 - **Money order**
 - **Visa**
 - **Master Card**

Monthly rates for 2011:

<i>TRS Member Only</i>	<i>\$408.01</i>
<i>TRS Member & Family</i>	<i>\$1020.05</i>

To qualify and purchase TRR go to: [**www.tricare.mil/trr**](http://www.tricare.mil/trr)



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TRICARE Regional Offices



1-888-TRI-WEST

www.triwest.com

1-877-TRICARE (North)

<https://www.hnfs.net/bene/home>

1-800-444-5445 (South)

www.humana-military.com



TRICARE Dental Program (United Concordia)

- **Eligibility**
 - **ANG/IMA/Res members with a service commitment of 12 months or more**
 - **Eligible family members**
- **Enrollment Forms**
 - **Call 1-888-622-2256 to request forms**
 - **Forms on web at: www.TRICAREdentalprogram.com**

Member's Monthly Portion of TDP Premiums
(premiums effective from 1 Feb 2011 to 30 Apr 2012)

<u>Sponsor Only</u>	<u>Single Premium One Family Member excluding sponsor</u>	<u>Family Premium More than One Family Member excluding sponsor</u>
\$12.69	\$31.72	\$79.29

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TRICARE Retiree Dental Plan (Delta Dental)

- **Retirees/Gray Area Retirees may enroll**
 - **Enrollees pay full premiums for coverage**
 - **Retiree receiving pay**
 - **Premiums automatically deducted from retired pay**
 - **Gray Area Retiree awaiting pay**
 - **Premiums billed directly to members from Delta Dental**
- **Family members must be enrolled in DEERS**

Toll Free 1-888-838-8737



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Questions for TRICARE?

- TRICARE <http://www.tricare.mil/>
 - Visit TRICARE on YouTube
<http://www.youtube.com/TRICAREhealth>
 - Visit TRICARE on Twitter <http://twitter.com/TRICARE>
 - Visit TRICARE on Facebook
<http://www.facebook.com/TRICARE>
 - Sign up for TRICARE email updates
https://service.govdelivery.com/service/multi_subscribe.html?code=USMHSTMA

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- **Wills**
- **Powers of Attorney**
- **Legal Advice**
- **Call to make an appointment**



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Insurance Options Memorial Benefits and Other VA Benefits

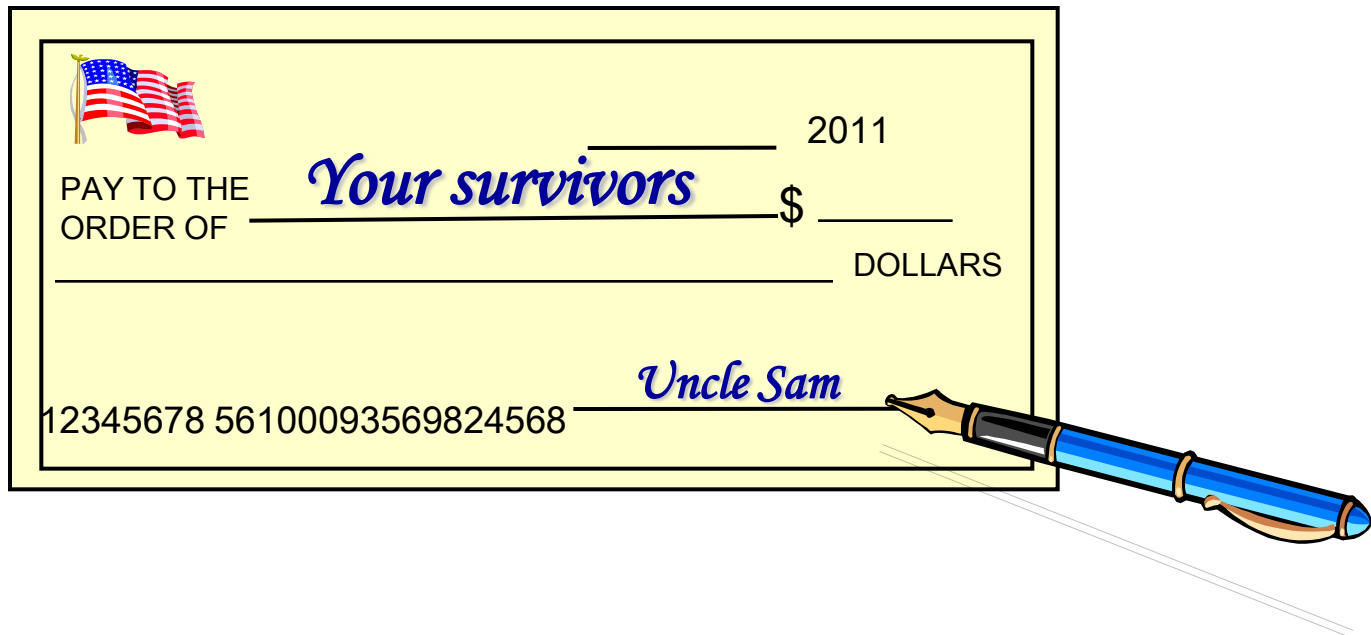


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Reserve Component Survivor Benefit Plan (RCSBP)

- Purpose
 - To provide beneficiaries a portion of a member's retired pay





- **Timing:**

- **ARPC will notify the member to go online to  to retrieve their 20 year letter and review their RCSBP information**
 - **By law, they have 90 days to make a change to their automatic RCSBP selection once they are notified**
- **Premiums don't start until the member begins receiving retired pay**



RCSBP – Three Options

- **Option A**
 - Declines to make an election until eligible to draw retired pay
- **Option B**
 - Deferred annuity - payable upon the member's retired pay eligibility date
- **Option C**
 - Annuity effective immediately



Automatic RCSBP Selections

- If the member does have an eligible spouse
 - Automatic selection will be “Option C”
 - Providing coverage for spouse and eligible children
 - Member will be responsible for the premiums
- If the member does not have an eligible spouse
 - Automatic selection will be “Option A”
 - No RCSBP coverage
- If the member does have an eligible spouse and they want less than full coverage
 - The member must provide spousal concurrence
 - For other than “Option C” for full retired pay
 - Spousal concurrence *must be notarized*
- Remember: *By law member has only 90 calendar days to change the automatic selection*



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RCSBP Annuity Coverage

- **Spouse only**
- **Spouse and children**
- **Children only - until age 18 (or the day before 23rd birthday if full time student)**
 - **Premiums are due at retirement, even though there may not be an eligible beneficiary**
- **Former spouse only**
- **Former spouse and children**
- **Person with insurable interest**



Limited Changes

- **Life changing events:**
 - **Marriage**
 - If single upon election – one year to change coverage
 - **Birth of Children**
 - If none at time of election – one year to change coverage
 - **Divorce**
 - Former spouse coverage may be court directed – one year to change coverage
 - **Death of beneficiary**
 - Coverage is suspended – Notify ARPC Entitlements Division
- **Open Season – Last one was in 2005**
- **If member has Option A, they may elect SBP coverage when they start drawing retired pay**
- **Cancellation of SBP portion of insurance**
 - Must pay two years of premiums - normally between ages 62-63
 - RCSBP cost continues for past coverage



Cost of RCSBP Coverage

- **Member's age**
- **Beneficiary's age**
- **Coverage selected**



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RCSBP Sample Calculation

Example

**MSgt
Over 26 yrs
3000 Pts**

Reserve Component Survivor Benefit Plan (RCSBP) Calculator

[Instructions](#)

Personal Information

Pay Grade	Years of Service	Points	Base Retired Pay (BRP)	Desired Coverage
E-7	Over 26	3000	\$ 987.50	987.50
Point Value: 0.32917 Based on Pay Tables of Year 2011			<button>Calculate BRP</button>	

Beneficiary Election

- ☐ Spouse or former spouse only
☒ Spouse or former spouse and children
☐ Children only
☐ Insurable Interest

Required Dates

Member's birth date: 2/20/1962

Beneficiary Birthdays

Spouse or former spouse: 1/6/1960

Youngest child: 7/11/1994

Insurable Interest: 3/1/2011

RCSBP Estimates

	Option A	Option B	Option C
Base Retired Pay	987.50	987.50	987.50
Desired Coverage	987.50	987.50	987.50
Basic SBP cost	-43.72	-43.72	-43.72
RCSBP Cost	-	-18.57	-27.45
Total deductions	-43.72	-62.29	-71.17
Net retired pay	943.78	925.21	916.33
Annuity		532.91	528.03

Calculate Estimates

- ☒ Member live:
beyond age 60
☒ Spouse still
eligible

Based on Pay Table:
of Year: 2011

A. Deferred Election is when the member declines participation in the plan until age 60.
B. Deferred Annuity is payable on anniversary of member's 60th birthday or later.
C. Immediate Annuity is payable effective the day after the member's death.

Additional Print Fields

Address

☐ Show the actuary factors used in calculations

Optional Text

Print

Clear All

Exit

RCSBP cost in red continues, even if you cancel SBP

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RCSBP Sample Calculation

Reserve Component Survivor Benefit Plan (RCSBP) Calculator

[Instructions](#)

Personal Information

Pay Grade: O-5 Years of Service: Over 22 Points: 3000 Base Retired Pay (BRP): \$ 1731.88 Desired Coverage: 1731.88

Point Value: 0.57729 Based on Pay Tables of Year 2011

Calculate BRP

Beneficiary Election

- ☐ Spouse or former spouse only
☒ Spouse or former spouse and children
☐ Children only
☐ Insurable Interest

Required Dates

Member's birth date: 2/20/1962

Beneficiary Birthdays

Spouse or former spouse: 1/6/1960

Youngest child: 7/11/1994

Insurable Interest: 3/1/2011

Example
Lt Col
Over 22 yrs
3000 Pts

RCSBP Estimates

	Option A	Option B	Option C
Base Retired Pay	1731.88	1731.88	1731.88
Desired Coverage	1731.88	1731.88	1731.88
Basic SBP cost	-112.73	-112.73	-112.73
RCSBP Cost	-32.56	-32.56	-48.15
Total deductions	-112.73	-145.29	-160.88
Net retired pay	1619.15	1586.59	1571.00
Annuity		934.63	926.05

Calculate Estimates

- ☒ Member live:
beyond age 60
☒ Spouse still
eligible

Based on Pay Table:
of Year: 2011

A. Deferred Election is when the member declines participation in the plan until age 60.
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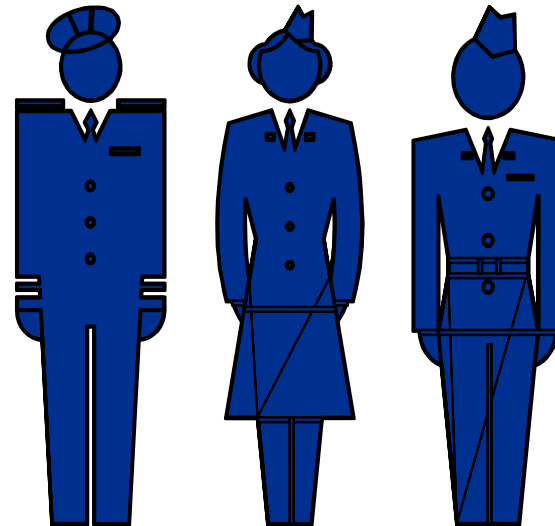


Benefits for Beneficiaries are Not Tied to RCSBP Participation

- **Benefits Are Tied to Notification of Eligibility Letter**
 - ***Commissary Privileges***
 - ***TRICARE***
 - ***Morale, Welfare and Recreation***

- Coverage is automatic
 - Guardsman/Participating Reservist only

It is in the member's best
interest to name a
beneficiary



<http://www.insurance.va.gov>

Servicemember's Group Life Insurance (SGLI)

- **Maximum \$400,000**
- **Increase/decrease in \$50,000 blocks**
- **\$26.00 per month for maximum**
- **Full-time coverage**
- **On duty or off duty**
- ***Notification to spouse if less than max coverage
or not sole beneficiary***

Traumatic Servicemember's Group Life Insurance (TSGLI)

- ***TSGLI*** benefit – Premium \$1
 - Same period they are covered under SGLI except TSGLI coverage ends when no longer in participating status
 - Compensation from \$25,000 to \$100,000 per approved Traumatic injury
 - Eligibility for TSGLI Claim
 - Injury must have been as a direct result of a Traumatic Event and must be outlined on the approved TSGLI “Schedule of Losses”
 - The member does not have to be on duty at the time of the Traumatic Injury in order to file a claim
 - Can not be terminated if covered under SGLI
-

- **When the member is no longer eligible for SGLI**
 - **Maximum \$400,000**
 - **120 days to convert without medical screening**
 - **One year with medical screening**
 - **5-year term – renewable**



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VGLI Premiums

- **Monthly premium rates for \$400,000 coverage effective July 1, 2008**
 - **As of 23 Sep 2011, web site still shows rates effective 1 Jul 08**

Age 29 & Below	\$32.00	Age 55-59	\$268.00
Age 30-34	\$40.00	Age 60-64	\$432.00
Age 35-39	\$52.00	Age 65-69	\$600.00
Age 40-44	\$68.00	Age 70-74	\$900.00
Age 45-49	\$88.00	Age 75 & Over	\$1,800.00
Age 50-54	\$144.00		

<http://www.insurance.va.gov/SGLISITE/VGLI/VGLI.htm>



- Contact ***Office of SGLI*** (OSGLI)
 - Information on
 - Converting SGLI to VGLI or civilian
 - Converting VGLI to civilian
 - Conversion Form
 - List of participating civilian companies

1-800-419-1473

<http://www.insurance.va.gov/sgliSite/default.htm>

- **Available to terminally ill**
 - **Must be insured under SGLI or VGLI**
 - **Life expectancy of less than 9 months**
 - **Member may receive up to half of the coverage during their lifetime**
 - **Only the insured can apply for the claim package**



Family Servicemember's Group Life Insurance - Spouse

- **Must be enrolled in SGLI**
- **Spouse coverage \$100,000**
 - **May be decreased in increments of \$10,000**
 - **Cost is prorated based on spouse's age**
- **Spouse eligible for Accelerated Benefits Option**
- **SGLIV 8286-A form is used to decline spouse coverage**
- **FSGLI premium automatic for any member who has a spouse listed in DEERs**



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Spouse SGLI Rates

•Current Spousal Premium Rates - Effective July 1, 2010

•As of 23 Sep 2011, web site still shows rates effective July 2010

Amount of Insurance	Age of Spouse						
	Under 35	35-39	40-44	45-49	50-54	55-59	60 & Over
\$100,000	\$5.00	\$6.50	\$8.50	\$13.00	\$25.00	\$37.00	\$50.00
\$90,000	\$4.50	\$5.85	\$7.65	\$11.70	\$22.50	\$33.30	\$45.00
\$80,000	\$4.00	\$5.20	\$6.80	\$10.40	\$20.00	\$29.60	\$40.00
\$70,000	\$3.50	\$4.55	\$5.95	\$9.10	\$17.50	\$25.90	\$35.00
\$60,000	\$3.00	\$3.90	\$5.10	\$7.80	\$15.00	\$22.20	\$30.00
\$50,000	\$2.50	\$3.25	\$4.25	\$6.50	\$12.50	\$18.50	\$25.00
\$40,000	\$2.00	\$2.60	\$3.40	\$5.20	\$10.00	\$14.80	\$20.00
\$30,000	\$1.50	\$1.95	\$2.55	\$3.90	\$7.50	\$11.10	\$15.00
\$20,000	\$1.00	\$1.30	\$1.70	\$2.60	\$5.00	\$7.40	\$10.00
\$10,000	\$0.50	\$0.65	\$0.85	\$1.30	\$2.50	\$3.70	\$5.00

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Family Servicemember's Group Life Insurance - Children

- **Children are automatically covered for \$10,000**
 - **No option to insure a child for less than \$10,000**
- **No cost for children**
- **Children are eligible as long as they are “dependent children”**
- **Stillbirth claims are now being processed**
 - **Applies only for stillbirths on or after 10 Oct 08**



- **Unit/Local Casualty Assistance Representative provides casualty assistance to the survivor**
 - **Apply for their military benefits, if any**
 - **Provide phone numbers for various other agencies**



<http://www.arpc.afrc.af.mil/library/casualty/index.asp>



Person Authorized to Direct Disposition (PADD)

- **Law requires addition to emergency data card**
 - **Airmen must designate one immediate family member as the Person Authorized to Direct Disposition (PADD) of their remains should they become a casualty**
 - **Member must update selection on the Virtual MPF page on the AFPC website**



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VA Burial and Memorial Benefits

- **There are no Air Force Burial Benefits, all are VA benefits**
- **The National Cemetery system is also part of the VA**
 - **Due to space, Arlington National is restricted to specific categories**
- **Burial and memorial benefits are available for eligible veterans, reservist, national guard members and eligible family members**
 - **Burial for surviving spouse and dependent children of USAFR/Guard member who has completed 20 satisfactory years of service for retirement**
- **Military funeral honors upon request**
 - **Two or more uniformed persons**
 - **Burial flag and playing of Taps**
- **Check your state's VA for your state veterans' benefits**



- **VA offers several benefits and services**
 - **Home Loans**
 - **Compensation**
 - **Vocational Rehab**
 - **Insurance**
 - **Health**
 - **Educational Benefits**

Toll Free 1-800-827-1000
<http://www.va.gov>



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Post 9/11 GI Bill Education Program, Chapter 33

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Post 9/11 GI Bill - What is it?

- **Requires minimum 90 days active cumulative service since 11 Sep 2001 other than basic training/IADT/annual tours**
 - **ANG: Title 10 & 32 included**
 - **Eligibility to use Title 32 (AGR)/32 sec 502f orders doesn't pay out until 1 Oct 11**
- **Benefit:**
 - **40% for 90-180 days of AD service**
 - **Benefit increases 10% with each additional 6 months of AD service**
 - **100% with 36 months of AD service**



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Post 9/11 GI Bill - What is it?

- **Pays:**
 - Tuition/fees capped at most expensive state school
 - Housing allowance at rate of SSgt with dependents
 - Annual stipend of \$1000 for books/supplies
 - 36 academic months
- **Can be used for:**
 - Degree programs and effective 1 Oct 11 can be used for flight training, apprenticeship/OJT, and certification programs
- If you qualify for the Post 9/11 GI Bill you may be eligible to transfer your benefit with additional eligibility...



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Eligibility to Transfer Your Benefit

- **Eligibility/Commitment for transfer to dependents:**
 - You need **6 years** active duty and/or Selected Reserve service on the date of election to transfer to a **spouse** and **10 years** to transfer to dependent **children**
 - You will incur a commitment for an additional 4 years active duty and/or Selected Reserve service upon transfer
- **You must be on active duty or participating in the Selected Reserve when you elect transfer**
 - You may revoke or modify the election after you leave participating status, but you may not add a dependent
- **Dependents must be listed in DEERS**
- **Transfer must be done before you retire!!**

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Transferring Benefits to Children

- **You may transfer to your children**
 - **0-18 years of age**
 - **18-23 years of age, if enrolled in full time college**
 - **Children must be listed in DEERS in order to transfer**
 - **The opportunity to transfer will remain up to 23rd birthday in spite of the recent insurance change to 26th birthday**
- **Children may use your benefit:**
 - **When they attain the age of 18 or complete requirements of secondary school diploma (or equivalency certificate)**
 - **Until age 26 – even if member's 15 year eligibility period has ended**
 - **If dependent has married after starting school and already receiving benefit**

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Additional Commitment upon Transfer

- **Your additional service commitment begins at the time of your request to transfer your benefit to your spouse and/or children**
 - **All members will incur an additional 4 years of service commitment**
 - **Unless you were/are retirement eligible between 1 Aug 09 - 31 Jul 12, then you will have a reduced service commitment**
 - **Eligible to retire (completed 20 years of service)**
 - **Prior to 1 Aug 09 no additional service commitment**
 - **1 Aug 09 - 31 Jul 10 will incur 1 additional year**
 - **1 Aug 10 - 31 Jul 11 will incur 2 additional years**
 - **1 Aug 11 - 31 Jul 12 will incur 3 additional year**
 - **Members with 20 years sat svc who wait until 1 Aug 2012 to apply will incur a 4 year service commitment**
-

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ARPC Letter of Certification

- **To eliminate the need to submit orders or DD 214's to the VA, ARPC can provide a Letter of Certification to the VA. In order to request one you will need:**
 - **Review Point Credit Summary on vMPF for accuracy**
 - **Qualifying duty is identified as Type of Duty 1, 2, 3 & 5 on pt summary**
 - **Complete VA 22-1990 on www.va.gov click on VONAPP**
 - **Leave Part IV, block 13 blank**
 - **Submit to VA electronically and keep your confirmation number, date and location of regional VA office**
 - **Provide VA information through vPC-GR when requesting a letter of certification from ARPC**
 - **Provide orders for type of duty (codes 2 & 5 on point summary) for any ANG service**

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Post 9/11 GI Bill

- **To establish Post 9/11 Education Assistance eligibility:**
 - <http://www.gibill.va.gov/apply-for-benefits/applications/>
 - Member may attach up to 5, 1mg attachments (orders, DD 214, etc)

- **To elect to transfer benefits:**
 - <https://www.dmdc.osd.mil/TEB>
 - **Site accessible with:**
 - Common access card
 - Defense Department self-service user identification
 - Defense Finance and Accounting Service PIN

**For more information: www.va.gov
or call VA Education at: [**1-888-442-4551**](tel:1-888-442-4551)**



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Questions?

Call
Total Force Service Center - Denver

1-800-525-0102



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